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THE TITLE OF THE ARTICLE [CAMBRIA, 14, BOLD, UPPERCASE, CENTER]

[The Title is made in communicative language and represents the whole substance of the research study. Title not more than 14 words].

Author 1[1*], Author 2[2] [Cambria, 10, Bold, Capitalize Each Word, Center]
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[*]Corresponding Author

ABSTRACT
The maximum abstract consists of 250 words
Abstract must contain:
(a) research originality; One to two sentences highlighting how your research to be distinct from the existing literature.
(b) research objectives; One to two sentences clearly stating the specific objectives
(c) research methods; One to two sentences highlighting the methods/approach your study uses and if there is a distinctive aspect to the methods
(d) empirical result; Two to four sentences summarising the main result.
(e) implications; One to two sentences explaining the scholarly and/or practical significance of the main results and findings
[Cambria, 9, Regular]

Keywords: [scientific paper includes a maximum of 6 codes and keywords. Keywords are used for indexing purposes].
[Cambria, 9, Regular]
JEL Classification: [To classify keywords using the standard JEL codes, which can be accessed at http://www.aeaweb.org/jel/guide/jel.php].
[Cambria, 9, Regular]
How to Cite: Last name, Initial of first and middle name., & Last name, initial of first and middle name. (year). Manuscript Title. *Indonesian Treasury Review: Jurnal Perbendaharaan, Keuangan Negara dan Kebijakan Publik, xx*(x), xx – xx. https://doi.org/10.33105/itrev.v10i1.769
[Cambria, 9, Regular]

INTRODUCTION [CAMBRIA, 12, BOLD, UPPER]

Background (for example: Tax Payment Practices in Indonesia) [Cambria, 10, Bold]

The Introduction section generally describes the research background, problem formulation and research objectives. Thus, the introductory chapter is expected to address the problems that are the focus of the study, which in essence describes the gap between the actual conditions and the supposed conditions (*das sollen*). From this gap, then it is poured into a subject matter in research. The background of the problem is supported by valid data, representing the underlying theory and scientific references that support further discussion based on reasonable and logical arguments. A review of previous theory/research can provide an overview of the progress made in academic achievement. Problem formulations are explicitly identified and focus on specific problems that are usually represented in the research question.

Furthermore, the authors describe the objectives and research benefits to detail the targets to be achieved. [Cambria, 10, Regular]

Etc.____

Hypotheses, the criteria that exist, can be listed. Not all studies have hypotheses. The use of hypotheses in research is based on the problem or research objective.
The research design, laboratory or experimental design, specific tools used, and research time can be submitted if necessary. [Cambria, 10, Regular]

APPLICATIONS FOR PRACTICE

- Most important findings for policymakers.
- Recommendations for policy formulation and implementation.
- Written in a clear and simple language and presented in bullet points.
- It should not use special terms commonly used in scientific papers
- Between 50 and 100 words.

LITERATURE REVIEW
[CAMBRIA, 12, BOLD, UPPER]

A theoretical framework is a structure built based on a review of the scientific literature that can serve as a logical basis for researchers in conducting a study, including developing hypotheses and research models that are directly relevant to the subject matter/focus of the problem. The theory being analyzed is a framework that is protagonistic or antagonistic towards the hypotheses that may exist in the researcher's thinking.

This section describes the theoretical basis used as the basis for analysis in research. This section also contains previous studies, research gaps or ummah, and debates and developments in the concepts or theories used. The literature used must be under the topic of the article being written. The author can provide a logical basis for developing research hypotheses or propositions and research models. [Cambria, 10, Regular]

First Section
[Cambria, 10, Bold]

The first sentence begins with a paragraph format with the provisions that indent 9 (nine) spaces/adjusts the first letter in the section. [Cambria, 10, Regular]

Second Section
[Cambria, 10, Bold, Capital Each Word]

The first sentence begins with a paragraph format with the provisions that indent 9 (nine) spaces/adjusts the first letter in the section. [Cambria, 10, Regular]

Etc. ____

METHODS [CAMBRIA, 12, BOLD, UPPER]

This section describes the methods/techniques used to obtain/explain a scientific truth by using a systematic search and particular procedures following the research object carried out scientifically, which can be generally accepted/used in a scientific discipline. Activities carried out to develop research methodologies include selecting and collecting data, measuring and defining operational variables, and data analysis methods.

The research method includes the type of research, research design, population and sample, data collection techniques and instruments, measurement and operational definition of variables, and data analysis procedures. [Cambria, 10, Regular]

Etc. ____

RESULT AND DISCUSSION [CAMBRIA, 12, BOLD, UPPER]

Findings

This section describes the research findings, including explaining the research data and descriptions of the analysis required, which are empirical answers to the questions on the subject matter and/or the research hypothesis.

The results/findings must be clearly stated and straightforward. This section contains the results of data analysis or statistical descriptions required. Tables/illustrations are placed in this section (at most six tables/illustrations) with a brief title. Authors can present an explanation/analysis of each table/illustration contained. Tables/illustrations that are more than one page in size can be placed in the Appendix. [Cambria, 10, Regular]

Etc. ____

Discussion

The discussion section is the author's interpretation of the research findings that can answer the limitations/research gaps of previous research and not repeat the research results. The discussion section includes things such as how the research results related to the research objectives (what)? Do the authors provide a scientific interpretation of each research result/findings presented (why)? Moreover, are the research results consistent or contradictory to the research results from other researchers (what else)? [Cambria, 10, Regular]

Etc. ________________________________

CONCLUSION [CAMBRIA, 12, BOLD, UPPER]

The conclusion is not a summary but is the answer to the research problem. This section is presented in paragraph form, not numbering/listing.

Conclusions include a summary of the study, contributions/implications of the study, limitations of the study. The Conclusion section is written concisely and straightforwardly and does not re-quote previous research. The conclusion presented is in the form of a narrative and is not more than two paragraphs.

The author presents suggestions that are a follow-up to the conclusions, in the form of suggestions/recommendations whose substance can be related to operational, policy, or conception aspects. Suggestions should be conveyed in a concrete, realistic, practical and systematic manner in problem-solving efforts so that suggestions are addressed to parties related to the implementation of research and the academic community regarding potential areas for further research and continuous research improvement. [Cambria, 10, Regular]

Etc. ________________________________

ACKNOWLEDGEMENT [*optional*] [CAMBRIA, 12, BOLD, UPPER]

In this section, the author expresses gratitude to the parties who have contributed to the form of suggestions and other contributions to the completion of scientific papers, including information regarding the financial support received by the author in his research. In this section, the author also conveys full responsibility for the research results, including any errors. [Cambria, 10, Regular]

REFERENCES [CAMBRIA, 12, BOLD, UPPER]

[In this article, the reference list is written using the APA style (American Psychological Association), as can be learned further on the website: http://www.apastyle.org/learn/index.aspx?tab=2 or https://blog.apastyle.org/apastyle/references/. Minimum references are 20 references with 80% must from journals, especially from international reputable journals. [Cambria, 10, Regular]

Single Author Book:

Gore, A. (2006). *An inconvenient truth: The planetary emergency of global warming and what we can do about it.* Emmaus, PA: Rodale.

In-text reference: (Gore, 2006)

Book with two authors:

Michaels, P. J., & Balling, R. C., Jr. (2000). *The satanic gases: Clearing the air about global warming*. Washington, DC: Cato Institute.

In-text reference: (Michaels & Balling, 2000)

Book with Editor as Author:

Galley. K. E. (Ed). (2004). *Global climate change and wildlife in North America*. Bethesda, MD: Wildlife Society.

In-text reference: (Galley, 2004)

Brochures or Pamphlets:

New York State Department of Health. (2002). *After a sexual assault.* [Brochure]. Albany, NY: Author.

In-text reference: (New York, 2002)

Books with Anonymous Author:

Environmental resource handbook. (2001). Millerton, NY: Grey House.

In-text reference: (Environmental Resource Handbook, 2001)

Articles on Book Reference:

Greenhouse effect. (2005). *American heritage science dictionary*, Boston, MA: Houghton Mifflin.

Schneider, S. H. (200). Greenhouse effect. World book encyclopedia (Millennium ed. Vol. 8, PP. 382-383). Chicago, IL: World Book.

In-text reference: (Greengouse effect, 2005)
(Schbeider, 2000)

Website:

The United States Environmental Protection Agency. (2007, May 4). *Climate Change.* Retrieved from the Environmental Protection Agency website: http://www.epa.gov/climatechange

In-text reference: (United States Environmental, 2007)

Gelspan, R. (2007). *The Heat Is Online.* Lake Oswego, Or: Green House Network. Retrieved from the Heat is Online website: http://www.heatisonline.org

In-text reference: (Gelspan, 2007)

Translated Book:

Kotter, J.P., (1997). *Leading Change: Menjadi Pionir Perubahan*, (Alih Bahasa, Joseph Bambang MS). Jakarta: PT Gramedia Pustaka Utama

In-text reference: (Kotter, 1997)

Thesis/Dissertation:

Lengkong, J.S.J., 2004. *Strategi Perbaikan Sekolah Berdasarkan Perspektif Guru (Studi Kasus pada Tiga SLTP di Kabupaten Minahasa*. Disertasi, Tidak Dipublikasikan, PPs UM.

In-text reference: (Lengkong, 2004)

Example of tables/illustrations in the body of the manuscript:

Table 1 Gross Domestic Product 2010-2013
Based on the prevailing price

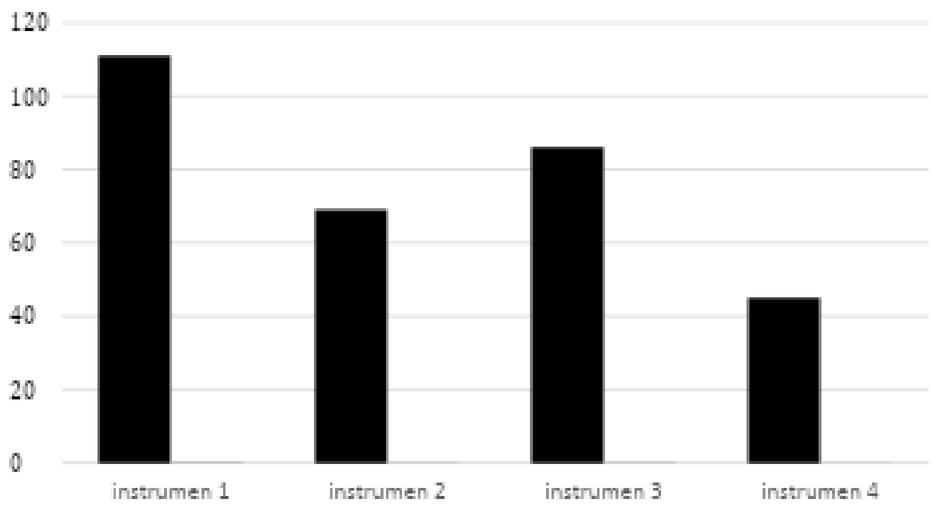
(in Billion Rupiah)

Sektor	Uraian	2010	2011*	2012**	2013***
1	Pertanian, Peternakan, Kehutanan, dan Perikanan	985.470,5	1.091.447,3	1.190.412,4	1.303.177,3
2	Pertambangan dan Penggalian	719.710,1	879.505,4	970.599,6	1.001.485,3
3	Industri Pengolahan	1.393.274,4	1.575.291,9	1.720.574,0	1.864.897,1
4	Listrik, Gas dan Air Bersih	49.119,0	56.788,9	65.124,9	72.497,1
5	Konstruksi	660.890,5	754.483,5	860.964,8	965.135,9
6	Perdagangan, Hotel dan Restoran	682.286,8	804.473,3	905.151,5	1.024.379,2
7	Pengangkutan dan Komunikasi	417.527,8	484.790,3	541.930,4	631.278,6
8	Keuangan, Real Estat dan Jasa Perusahaan	431.980,6	496.171,7	554.218,7	639.092,2
9	Jasa-jasa	633.593,0	752.829,7	854.127,4	965.371,3
10	Ekonomi Kreatif	472.999,2	526.999,2	578.760,6	641.815,5
	PDB Indonesia	6.446.851,9	7.422.781,2	8.241.864,3	9.109.129,4

*Note: *) Provisional Figures, **) Very Provisional Figures, ***) Very, Very Temporary Figures*

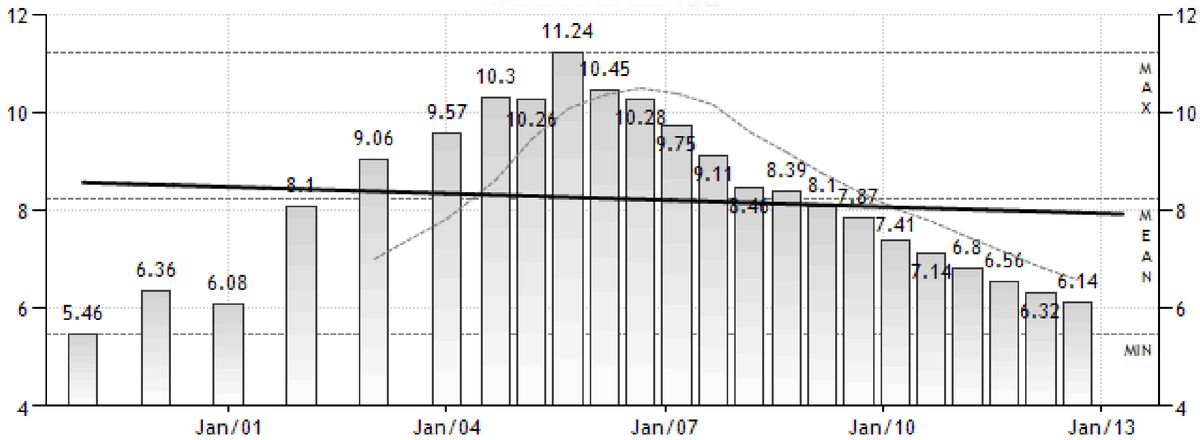
Source: Central Bureau of Statistics (2013)

Chart 1 Respondent Distribution Data



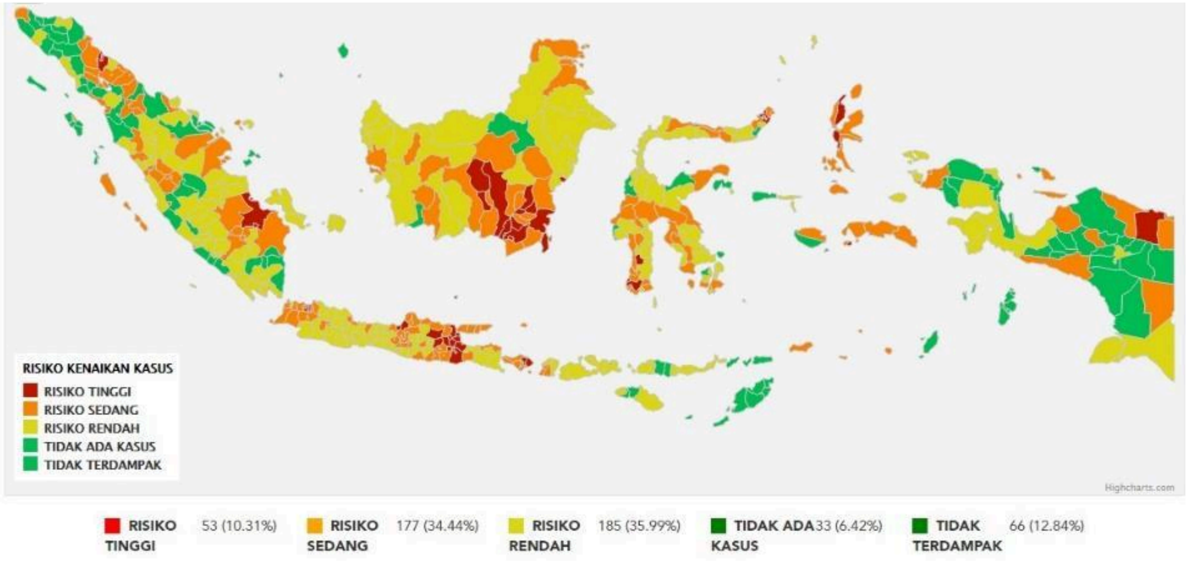
Source: author's data (2021)

Chart 2 Indonesian Unemployment Statistics, 2012-2013



Source: Central Bureau of Statistics (2014)

Illustration 1 Covid-19 Zone Distribution Map



Source: www.covid.19.go.id

Example of tables/illustrations in the Appendix:

Lampiran 1 Operasional Variabel Penelitian

Variabel	Definisi	Operasionalisasi
Information Quality	Persepsi pelaku pengadaan secara umum terkait akurasi dan kelengkapan informasi *website* yang terkait dengan produk dan transaksi (Kim et al., 2008)	1. Digipay menyediakan informasi yang tepat mengenai spesifikasi barang/jasa yang akan dibeli. 2. Digipay menyediakan informasi tepat terkait ketersediaan/volume barang. 3. Digipay tepat waktu dalam menyediakan informasi tentang barang/jasa. 4. Digipay menyediakan informasi yang terpercaya terkait harga barang/jasa. 5. Digipay menyediakan informasi yang cukup terkait waktu pengiriman. 6. Anda merasa puas dengan informasi yang disediakan.
Perceived Privacy Protection	Persepsi pelaku pengadaan secara umum mengenai kerahasiaan identitas pengguna digipay (Kim et al., 2008)	1. Digipay mengumpulkan terlalu banyak informasi personal satker. 2. Penjual pada digipay akan membagikan informasi personal satker kepada pihak lain tanpa seizin saya. 3. Orang yang tidak sah (seperti *hacker*) memiliki akses terhadap informasi personal satker. 4. Kerahasiaan informasi personal satker selama transaksi berlangsung.
Perceived Security Protection	Persepsi pelaku pengadaan secara umum mengenai keamanan transaksi dengan digipay (Kim et al., 2008)	1. Digipay menjalankan langkah-langkah keamanan untuk melindungi pelaku pengadaan. 2. Digipay menjamin kerahasiaan informasi transaksi barang/jasa. 3. Saya merasa aman mengenai sistem pembayaran elektronik melalui penjual pada digipay. 4. Saya merasa aman dalam melakukan transaksi pada digipay.
Trust	Perilaku pelaku pengadaan berdasarkan kepercayaan mereka mengenai karakteristik orang lain (Kim et al., 2008)	1. Digipay ini terpercaya dalam sistem pengadaan dan pembayaran. 2. Penyedia dalam Digipay akan menepati komitmen (misalnya barang sesuai spek, tepat waktu). 3. Penyedia barang/jasa pada Digipay karena ada rating kepuasan layanan. 4. Aplikasi Digipay pemesanan barang akan diproses oleh penyedia barang/jasa karena pihak penyedia mengetahui jumlah ketersediaan dana pada satker. 5. Pada Digipay pembayaran dilakukan setelah barang diterima
Perceived Risk	Kepercayaan pelaku pengadaan mengenai *outcomes negative* dari DigiPay (Kim et al., 2008)	1. Pengadaan melalui Digipay memiliki risiko (seperti barang tidak berfungsi, produk tidak efektif) bila dibandingkan pembelian dengan cara lain. 2. Pengadaan melalui Digipay lebih berisiko dari sisi pembayaran bila dibandingkan pembelian dengan cara lain.
Perceived Benefit	Kepercayaan pelaku pengadaan mengenai sejauh mana ia akan menjadi lebih baik melalui transaksi melalui DigiPay (Kim et al., 2008)	1. Digipay memudahkan belanja keperluan kantor tanpa harus tatap muka langsung/mendatangi penyedia. 2. Saya tidak mengalami kesulitan dalam menggunakan Digipay 3. Dengan menggunakan Digipay, satker dapat membandingkan harga barang/jasa sejenis pada beberapa penyedia sehingga lebih efisien. 4. Dengan menggunakan Digipay membuat saya dapat menyelesaikan pengadaan barang/jasa lebih cepat dibanding metode lain. 5. Menggunakan Digipay meningkatkan produktivitas saya dalam pengadaan barang/jasa (membuat keputusan pembelian atau menemukan informasi produk dalam waktu singkat).

Lampiran 1 Operasional Variabel Penelitian (Lanjutan)

Managerial Intervention	Adanya campur tangan pihak berwenang untuk mendorong penggunaan DigiPay (Agarwal., 2000)	1. Direktorat Jenderal Perbendaharaan memberikan perhatian serius terhadap Digipay dengan membentuk suatu sistem yang memudahkan satuan kerja dalam melakukan pengadaan barang/jasa. 2. Terdapat peraturan dari Direktorat Jenderal Perbendaharaan yang mendorong satuan kerja dalam membelanjakan uang persediaan melalui Digipay. 3. Direktorat Jenderal Perbendaharaan mengadakan training secara berkala sesuai kebutuhan user terkait Digipay. 4. Direktorat Jenderal Perbendaharaan memberikan kesempatan bagi satuan kerja untuk memberikan saran/masukan untuk pengembangan Digipay. 5. Terdapat penghargaan bagi satuan kerja yang menggunakan Digipay. 6. Saya menggunakan Digipay karena ada perintah dari pimpinan
Intention Purchase	Kecenderungan pelaku pengadaan untuk melakukan pengadaan barang/jasa melalui DigiPay (Kim et al., 2008)	1. Jika penyedia barang/jasa telah memajang produknya di Digipay, saya cenderung membeli produk melalui Digipay. 2. Saya cenderung merekomendasikan Digipay kepada rekan saya.
Purchase Decision	Sikap pelaku pengadaan dalam menentukan suatu keputusan sebelum melakukan pembelian melalui Digipay atau tindakan pelaku pengadaan untuk mencari berbagai metode pemilihan yang kemudian memutuskan untuk melakukan pengadaan melalui Digipay (Kim et al., 2008)	Keputusan untuk melakukan pengadaan melalui Digipay (Ya dan Tidak)

Source: Wibawa et.al (2024)